



Dear Colleague

Re: Reforms to the Firefighters' Pension Schemes

As you will be aware, on 1 April 2015 the Firefighters' Pension Scheme is changing. As you are paying into the Firefighters' Pension Scheme 2006 (FPS 2006) I am writing to you to explain how this will affect you.

The changes to the scheme will happen automatically, so you don't need to do anything.

The new Firefighters' Pension Scheme 2015 is moving from a Final Salary scheme to a Career Average pension scheme. As you are an existing member of the FPS 2006 who was born after 2 April 1966, you are transferring directly into the new Career Average arrangements with effect from 1 April 2015. The table below shows the details of the pension contributions payable from 1 April 2015 –

Salary Band	FPS 2015 Contribution rate payable
Up to £27,000	10%
£27,001 to £50,000	12.2%
£50,001 to £142,500	13.5%
£142,001 and over	14.5%

I would also suggest you read the leaflet entitled 'Understanding the pension reforms: unprotected members of the 2006 scheme' and view the online calculator which will give you a projection of your pension benefits. Both of these can be found on our website - <http://pensions.northamptonshire.gov.uk/index.php/firefighters-pension-scheme/2015-pension-scheme/>

Yours sincerely

A handwritten signature in black ink, appearing to read 'M Whitby'.

Mark Whitby - Deputy Head of LGSS Pensions